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U.S. POST OFFICE
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P.O. Box No. **HBOS** plc
The Mound
EDINBURGH EH1 1YZ

Securities and Exchange Commission,
Judiciary Plaza,
450 Fifth Street, N.W.,
Washington, D.C. 20549,
U.S.A.

Telephone: Direct Line 0131 243 5522
Switchboard 0131 442 7777
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SEC. MAIL RECEIVED
JAN 17 2002
WASH. D.C. 316 SECTION

Our Ref:
Your Ref: 82/3240
20th December, 2001

Dear Sirs,

Bank of Scotland

SUPPL

Re: Exemption filing pursuant to Rule 12g3-2(b)

I refer to the US Securities Exchange Act 1934 Section 12(g) and specifically the exemption held under Rule 12(g)3-2(b) for securities of the Governor and Company of the Bank of Scotland (now part of HBOS plc). Pursuant to the ongoing obligation to provide relevant information I now enclose copies of announcements made to the London Stock Exchange.

Yours faithfully,

Kenny Melville

Kenny Melville,
Company Secretarial Assistant,
Company Secretary's Department.

PROCESSED
MAR 05 2002
P THOMSON FINANCIAL

Enc.

dlw 3/4

Announcement Details

Company	HBOS PLC
TIDM	HBOS
Headline	Director Shareholding
Released	16:29 20 Dec 2001
RNS Number	0598P

Full Announcement Text

RNS Number:0598P
HBOS PLC
20 December 2001

1) Name of Company:

HBOS plc

2) Name of Director:

Brian Gammell Ivory

3) Is holding in own name/wife's name or non-beneficial:

Non-beneficial (as Trustee)

4) Name of registered holder:

BNY (OCS) Nominees Limited (Account CH206566) as nominee for:
The Baldoukie Charitable Trust,
The Tameia Charitable Trust, and
The Stables Charitable Trust.

5) Please state whether notification relates to a person(s) connected with the Director named in 2 above and identify the connected person(s):

No - Director

6) Please state the nature of the transaction and the nature and extent of the Director's interest in the transaction:

Mr Ivory retired as a Trustee of the Trusts noted at 4. above, and consequently no longer has a non-beneficial interest in 13,500 HBOS plc Ordinary Shares of 25p each which continue to be held by the Trusts.

7) Number of shares acquired: N/A

8) Percentage of issued class: N/A

9) Number of shares disposed:

cessation of a non-beneficial interest in 13,500 Shares

10) Percentage of issued class: de minimis

11) Class of security: Ordinary Shares of 25p each

12) Price per share: N/A

13) Date of transaction: 20th December 2001

14) Date company informed: 20th December 2001

15) Total holding following this notification:

15,500 Ordinary Shares of 25p each, of which 11,000 are held beneficially and 4,500 are held non-beneficially.

16) Total percentage holding of issued class of such Shares following this notification: 0.0004%

END
